

# Exhibit “A”



P.O. BOX 50428  
INDIANAPOLIS, IN 46250-0401

## Escrow Account Disclosure Statement

### Account Information

Loan Number: [REDACTED]  
 Property Address: 14819 FORT LOUDON RD  
 MERCERSBURG PA 17236

Statement Date: 10/09/2019  
 Current Payment Amount: \$1,404.59

**New Payment Amount: \$1,420.94**  
**New Payment Effective Date: 12/01/2019**

TIMOTHY MESSNER  
 14819 FORT LOUDON RD  
 MERCERSBURG PA 17236-9512

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there's enough money in your account to cover your homeowner's insurance, real estate taxes and mortgage insurance, if applicable.

Due to the delinquent status of your account, your surplus will be retained until the account becomes current. It is your responsibility to contact our Customer Care department to request the release of any surplus when the status of your account changes.

Projected Minimum Balance	\$2,235.26
- Required Minimum Balance	\$691.94
Surplus	\$1,543.32

The required minimum balance is also known as the escrow cushion. The required minimum balance or cushion is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As tax and insurance amounts may be subject to change each year, the amounts in Part 3 are only estimates.

## PART 1

### Your Mortgage Payment

Payment information beginning with your 12/01/2019 payment

Payment Information	Current Monthly Payment	New Monthly Payment
Principal & Interest:	\$946.73	\$946.73
Escrow Payment:	\$457.86	\$474.21
<b>Total Payment:</b>	<b>\$1,404.59</b>	<b>\$1,420.94</b>

**NOTICE:** Freedom Mortgage is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, in the event the debt has been discharged pursuant to or the addressee or recipient is under the protection of federal bankruptcy law, this communication is solely for informational purposes and is not an attempt to collect a debt.



Due to the delinquent status of your account, your surplus will be retained until the account becomes current. It is your responsibility to contact our Customer Care department to request the release of any surplus when the status of your account changes.

Your Escrow Account History

The chart below reflects what actually happened in your escrow account since the last analysis. This compares what we expected to occur with what actually happened.

Date	Payment to Escrow	What We Estimated to Pay In	What We Paid Out	What We Estimated to Pay Out	Description	Actual Balance	Last Year's Estimated Balance
					Beginning Balance	<b>(\$1,748.94)</b>	<b>\$1,308.93</b>
Dec 2018	\$0.00	\$457.86	\$130.64	\$130.64	FHA MORTGAGE INSURANCE	(\$1,879.58)	\$1,636.15
Jan 2019	\$0.00	\$457.86	\$130.64	\$130.64	FHA MORTGAGE INSURANCE	(\$2,010.22)	\$1,963.37
Feb 2019	\$0.00	\$457.86	\$130.64	\$130.64 *	FHA MORTGAGE INSURANCE	(\$2,140.86)	\$2,290.59
Feb 2019	\$0.00	\$0.00	\$916.00	\$0.00	HOMEOWNERS	(\$3,056.86)	\$2,290.59
Mar 2019	\$0.00	\$457.86	\$130.64	\$771.00 *	FHA MORTGAGE INSURANCE	(\$3,187.50)	\$1,977.45
Mar 2019	\$0.00	\$0.00	\$0.00	\$130.64	FHA MORTGAGE INSURANCE	(\$3,187.50)	\$1,846.81
Apr 2019	\$1,316.94	\$457.86	\$671.75	\$130.64 *	TOWNSHIP TAX	(\$2,542.31)	\$2,174.03
Apr 2019	\$0.00	\$0.00	\$130.64	\$640.99	FHA MORTGAGE INSURANCE	(\$2,672.95)	\$1,533.04
May 2019	\$0.00	\$457.86	\$128.24	\$130.64 *	FHA MORTGAGE INSURANCE	(\$2,801.19)	\$1,860.26
Jun 2019	\$0.00	\$457.86	\$128.24	\$130.64 *	FHA MORTGAGE INSURANCE	(\$2,929.43)	\$2,187.48
Jul 2019	\$0.00	\$457.86	\$128.24	\$130.64 *	FHA MORTGAGE INSURANCE	(\$3,057.67)	\$2,514.70
Aug 2019	\$451.71	\$457.86	\$128.24	\$130.64 *	FHA MORTGAGE INSURANCE	(\$2,734.20)	\$2,841.92
Aug 2019	\$0.00	\$0.00	\$2,563.93	\$0.00	SCHOOL/ISD TAX	(\$5,298.13)	\$2,841.92
Sep 2019	\$0.00	\$457.86	\$128.24	\$130.64 *	FHA MORTGAGE INSURANCE	(\$5,426.37)	\$3,169.14
Sep 2019	\$0.00	\$0.00	\$0.00	\$2,514.70	SCHOOL/ISD TAX	(\$5,426.37)	\$654.44
Oct 2019	\$903.42	\$457.86	\$128.24	\$130.64 *	FHA MORTGAGE INSURANCE	(\$4,651.19)	\$981.66
Nov 2019	\$0.00	\$457.86	\$0.00	\$130.64	E FHA MORTGAGE INSURANCE	(\$4,651.19)	\$1,308.88
Total	\$2,672.07	\$5,494.32	\$5,574.32	\$5,494.37			

An asterisk (\*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

LOAN NUMBER: [REDACTED]

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Escrow Account Disclosure Statement

Account Information

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14819 FORT LOUDON RD  
MERCERSBURG PA 17236-9512

Loan Number: [REDACTED]  
Property Address: 14819 FORT LOUDON RD  
MERCERSBURG PA 17236

Statement Date: 10/09/2019  
Current Payment Amount: \$1,404.59

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New Payment Effective Date: 12/01/2019

PART

3

Expected Escrow Payments over the next 12 Months

HOMEOWNERS	\$916.00	Freedom expects to pay \$5,690.56 over the next 12 months.
FHA MORTGAGE INSURANCE	\$1,538.88	Here's how to calculate your new monthly escrow payment:
SCHOOL/ISD TAX	\$2,563.93	Total Disbursements: \$5,690.56
TOWNSHIP TAX	\$671.75	÷ 12 Months: 12
<b>Total Disbursements</b>	<b>\$5,690.56</b>	<b>New Monthly Escrow Payment \$474.21</b>

Summary of Your Projected Escrow Account for the Coming Year

Date	Payment to Escrow	What We Expect to Pay Out	Description	Your Actual Balance	Balance Needed In Your Account
			Beginning Balance	\$2,927.24	\$1,383.92
Dec 2019	\$474.21	\$128.24	FHA MORTGAGE INSURANCE	\$3,273.21	\$1,729.89
Jan 2020	\$474.21	\$128.24	FHA MORTGAGE INSURANCE	\$3,619.18	\$2,075.86
Feb 2020	\$474.21	\$128.24	FHA MORTGAGE INSURANCE	\$3,965.15	\$2,421.83
Mar 2020	\$474.21	\$916.00	HOMEOWNERS	\$3,523.36	\$1,980.04
Mar 2020	\$0.00	\$128.24	FHA MORTGAGE INSURANCE	\$3,395.12	\$1,851.80
Apr 2020	\$474.21	\$128.24	FHA MORTGAGE INSURANCE	\$3,741.09	\$2,197.77
Apr 2020	\$0.00	\$671.75	TOWNSHIP TAX	\$3,069.34	\$1,526.02
May 2020	\$474.21	\$128.24	FHA MORTGAGE INSURANCE	\$3,415.31	\$1,871.99
Jun 2020	\$474.21	\$128.24	FHA MORTGAGE INSURANCE	\$3,761.28	\$2,217.96
Jul 2020	\$474.21	\$128.24	FHA MORTGAGE INSURANCE	\$4,107.25	\$2,563.93
Aug 2020	\$474.21	\$128.24	FHA MORTGAGE INSURANCE	\$4,453.22	\$2,909.90
Sep 2020	\$474.21	\$128.24	FHA MORTGAGE INSURANCE	\$4,799.19	\$3,255.87
Sep 2020	\$0.00	\$2,563.93	SCHOOL/ISD TAX	\$2,235.26	\$691.94 *
Oct 2020	\$474.21	\$128.24	FHA MORTGAGE INSURANCE	\$2,581.23	\$1,037.91
Nov 2020	\$474.21	\$128.24	FHA MORTGAGE INSURANCE	\$2,927.20	\$1,383.88
	\$5,690.52	\$5,690.56			

The required minimum balance, as indicated by the asterisk (\*) in the summary above, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to two months of escrow payments (excluding PMI/MIP) to cover increases to your taxes and homeowners insurance.

PART

4

What This Means to You

Your escrow balance is more than the amount needed in your account. The resulting surplus is \$1,543.32. Federal Law requires that any surplus of \$50.00 or greater must be returned to you within 30 days from the date of analysis.

Due to the delinquent status of your account, your surplus will be retained until the account becomes current. It is your responsibility to contact our Customer Care department to request the release of any surplus when the status of your account changes.

Did you know by having recurring payments set up through FreedomMortgage.com, we'll adjust for any changes in your monthly payment automatically? However, if you have automatic bill pay through your bank, you'll need to contact them directly to adjust your payment.

PART

5

How You Can Reach Us with Questions

Should you have any questions regarding the information provided in this statement please do not hesitate to contact us at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday from 8:00am – 10:00pm and Saturday from 9:00am – 6:00pm Eastern Time.